

**REQUEST FOR GRANT APPLICATIONS (RFA)**

**BUILDING FORECLOSURE PREVENTION  
IN TARGETED NEIGHBORHOODS**

**Issued:  
May 11, 2009**

**Application Response Submission Date:  
May 22, 2009**

**State of Colorado  
Department of Local Affairs  
Division of Housing  
1313 Sherman Street, Room 518  
Denver, CO 80203**

**REQUEST FOR GRANT APPLICATION (RFA)  
BUILDING FORECLOSURE PREVENTION CAPACITY  
IN TARGETED NEIGHBORHOODS**

**APPLICATION INFORMATION**

---

**INTRODUCTION AND BACKGROUND**

The State of Colorado, Department of Local Affairs, Division of Housing ("Department" and "Division", respectively) is seeking proposals from HUD-approved housing counseling agencies or non-profit agencies with experience in foreclosure prevention that can assist in building capacity for foreclosure prevention services in Colorado neighborhoods with substantial low-income Hispanic/Latino and/or African-American populations.

The Colorado Division of Housing seeks to assist local communities in meeting their housing goals and to ensure that Coloradans live in "safe, decent, and affordable housing." The Division does this in part by making grants and loans to local communities; non-profit organizations; for-profit organizations; housing authorities; and other organizations seeking to improve the supply and quality of affordable housing in Colorado.

In recent years, assisting non-profits and local communities with foreclosure prevention has been a priority for the Colorado Division of Housing. The Division is partnering with the Colorado Foreclosure Hotline and its sponsors to ensure that Coloradans have access to the educational and technical services provided by housing counseling agencies.

Research commissioned by the Colorado Division of Civil Rights has shown that communities with high populations of Latinos and African-Americans often exhibit higher-than average levels of sub-prime lending. The study is available here: [http://www.dora.state.co.us/civil-rights/publications\\_and\\_services/DRAFT\\_CCRD%20Discriminatory%20Predatory%20Lending.pdf](http://www.dora.state.co.us/civil-rights/publications_and_services/DRAFT_CCRD%20Discriminatory%20Predatory%20Lending.pdf) and here: <http://www.dora.state.co.us/civil-rights/housing/housing.html>.

Given the correlation between foreclosure and high-levels of sub-prime lending in communities, the Division of Housing is seeking to provide financial assistance to housing counseling organizations in communities that have significant numbers of Hispanic/Latino and/or African-American populations and that exhibit both high levels of foreclosure and high levels of sub-prime lending.

**GOAL, OUTCOMES, AND SCOPE OF GRANTS**

The **goal** of these grants is to increase foreclosure prevention capacity in the targeted communities. **Outcomes** will be measured based on numbers of additional housing counseling sessions, and on improvements in wait-times and decreasing delays in providing housing counseling services.

This capacity-building and analysis will be focused on:

- Examining and assessing what foreclosure prevention services are currently available within these communities.
- Determining how these services can be improved, expanded and/or better used.
- Providing additional housing counseling services through more efficient use of existing housing counselors and by adding additional counselors that will serve the service area.
- Improving wait-times and service for Foreclosure Hotline callers.
- Providing quarterly reports, and a final report, on how capacity has been expanded and on the outcomes from housing counseling.
- Providing additional avenues to reach individuals in need.

Organizations and persons applying for funds should be able to offer:

- Evidence of the ability to use funds effectively and leverage additional funds.
- Measurable outcomes of capacity-building efforts such as additional counseling sessions and new staff devoted to counseling.
- A demonstrated ability to reach borrowers from communities with high foreclosure rates.
- An established presence in the targeted communities, especially in low- and moderate-income areas with high foreclosure rates.
- An ability to provide reporting on successes in targeted areas.
- An ability to partner with the Colorado Foreclosure Hotline call center.
- An understanding of foreclosure counseling and the foreclosure process and recent statutory changes.
- A program that increases the number of housing counseling sessions executed by the housing counselors located in Colorado and affiliated with the Colorado Foreclosure Hotline.
- A strategy that targets the areas most impacted by foreclosures.
- A strategy that targets the areas of minority populations most affected by foreclosures.

Grants will be made to HUD-approved housing counseling agencies or non-profit agencies with experience in foreclosure prevention that most successfully demonstrate an ability to leverage funds, build capacity, and improve foreclosure prevention services within the targeted communities from July 2009 through May 31, 2011.

No area of the state is excluded from consideration for the funds. However, Adams, Arapahoe, Denver, Douglas, El Paso, Pueblo, and Weld Counties are currently the metropolitan counties with either the highest rates of growth in new foreclosure activity, or have the largest percentages of households in foreclosure.

The Colorado Foreclosure Hotline offers locally-based housing counseling free of charge to Coloradans. In providing outreach and notice of foreclosure prevention services, the Hotline, housing counseling agencies, and their services should be the focus of outreach efforts.

## ADMINISTRATIVE INFORMATION AND GENERAL REQUIREMENTS

*Term of Grant.* The term of the grant contract resulting from this application request will begin upon approval of the contract by the State Controller's designee (estimated to be in July 2009) through May 31, 2011.

*Funding Available and Number of Awards.* The Department has approximately \$100,000 available for grant awards resulting from this application. There is no set number of awards to be made. The Department may, at its option, make multiple grant awards as a result of review of these applications.

*Required Qualification of Organizations Submitting Applications.* For its application to be considered, an organization must be a HUD-approved housing counseling agency or non-profit agencies with experience in foreclosure prevention.

### *Inquiries.*

Inquiries regarding this Request for Grant Applications (RFA) should be addressed to:

Ryan McMaken  
Colorado Department of Local Affairs  
Division of Housing  
1313 Sherman Street, Room 518  
Denver, CO 80203  
Phone: (303) 866-4651  
Fax: (303) 866-4077  
E-Mail: [ryan.mcmaken@state.co.us](mailto:ryan.mcmaken@state.co.us)

E-mail is the **preferred** method of inquiry. If faxed or mailed, please ensure they are sent to the attention of Ryan McMaken and are identified with the RFA Title: "Building Foreclosure Prevention in Targeted Neighborhoods."

### *Application Submittal.*

The Due Date and Time for responses to this RFA is **Friday, May 22, 2009 at 5:00 P.M. (Mountain Time)**. Please deliver your application in electronic format (MS Word or PDF format), plus one (1) original hardcopy (marked "Original") and three (3) additional hardcopies.

Applications shall be submitted prior to the Due Date and Time to:

Ryan McMaken  
Colorado Department of Local Affairs  
Division of Housing  
1313 Sherman Street, Room 518  
Denver, CO 80203  
Phone: (303) 866-4651  
Fax: (303) 866-4077  
E-Mail: [ryan.mcmaken@state.co.us](mailto:ryan.mcmaken@state.co.us)

Resulting Contract.

Following selection of grantees by the Department, a State Grant Contract will be executed with the selected grantee. The Department's Template Grant Contract has been published with this RFA as Exhibit A. The Contract resulting from this RFA shall be substantially similar to the Template Contract, Exhibit A. By submitting an application, the grantee affirms its willingness to enter into a contract containing substantially similar terms as the Template Contract, Exhibit A. Contents of the application may become contractual obligations under the resulting Contract.

No funds will be distributed, nor may the grant activities begin, under this grant until the State Grant Contract has been executed by the parties and approved by the State Controller's designee.

Audits/Reviews.

Applicant agencies receiving grant awards are subject to two types of performance audits/reviews.

- Quarterly program reviews. Awardees shall be required to provide to the Department a written report that is a combination of a program review and a review of project expenditures. This review is to be performed by an independent source to provide confirmation of details provided in quarterly reports.
- Discretionary performance audit. This will be conducted by the Colorado Office of the State Auditor at the State of Colorado's discretion. Access to files and documentation must be available for a period of five State fiscal years after term of the contract.

Applications Become Property of the State. All material submitted as a response to this application form becomes the property of the State of Colorado and is subject to the terms of Colorado Revised Statutes 24-72-201 through 24-72-206, Colorado Open Records Act. The State of Colorado has the right to use any or all information/material presented in an application response, subject to limitations for proprietary or confidential information. Disqualifications or denial of the application response does not eliminate this right. Any additional restrictions on the use or inspection of material contained within the application response shall be clearly stated by the applicant agency in the Cover/Transmittal Letter.

The contents of the application response will become part of the contractual obligations if the project is funded.

Required Reporting.

The selected awardee(s) shall submit quarterly reports and a final report by the required due dates and in a format specified by the Department. For general planning purposes, the reports are due as follows, for each year of the contract:

REPORT	DATES COVERED	REPORT DUE
First quarter	Contract Start Date –September 30	October 15
Second quarter	October 1 – December 31	January 15
Third quarter	January 1 – March 31	April 15
Fourth quarter	April 1 – June 30	July 15

Final	Contract Start Date – May 31, 2011	June 15, 2011
-------	------------------------------------	---------------

At a minimum, reports shall include the following items:

- Identification of project deliverables/goals and progress toward attaining them
- Identification of any challenges experienced in achieving deliverables/goals
- Description of how challenges are being addressed
- Itemization of project expenditures

*Conflicts of Interest.*

Neither the offeror nor any of the offeror's agents (principals, employees or subcontractors) has presently or will have during the term of the resulting contract an actual or potential conflict of interest or lack of objectivity pertaining to the Scope of Work.

*Schedule of Events.*

The following table summarizes the key schedule of activities for this RFA.

ACTIVITY	DATE / TIME
RFA Published	5/8/09
Grant Application Deadline	5/22/09
Anticipated Selection Notification to Applicants ( <b>estimated</b> )	6/5/09
State Grant Contract Executed/Approved ( <b>estimated</b> )	6/26/09
Grant Activity Begins ( <b>estimated</b> )	7/1/09

The Department reserves the right to change the dates of this schedule.

## APPLICATION SUBMITTAL REQUIREMENTS

The Due Date and Time for responses to this RFA is **Friday, May 22, 2009 at 5:00 P.M. (Mountain Time)**. Please deliver your application in electronic format (MS Word or PDF format), plus one (1) original hardcopy (marked "Original") and three (3) additional hardcopies.

Applications shall be submitted prior to the Due Date and Time to:

Ryan McMaken  
Colorado Department of Local Affairs  
Division of Housing  
1313 Sherman Street, Room 518  
Denver, CO 80203  
Phone: (303) 866-4651

Fax: (303) 866-4077

E-Mail: [ryan.mcmaken@state.co.us](mailto:ryan.mcmaken@state.co.us)

The application shall contain the elements listed below, in the order indicated. The applicant will limit its application to those matters sufficient to define the proposal and to provide an adequate basis for evaluation of the application.

Executive Summary.

The Executive Summary will present a high-level synopsis of the Applicant's responses to the RFA. The Executive Summary should be a brief overview of the proposal and should identify the core aspects of the proposed work.

Organizational Background and Experience.

Provide the following information regarding your organization:

- A brief overview of your organization, including history, location(s), and your primary focus. List the names of the organization's principals and its overall structure.
- Provide evidence of your organization's experience and success in activities similar to those that are the subject of this RFA. Include a description of a maximum of four (4) projects. For each project, give a description of the project, the name of the organization you contracted with, the term of the contract, and full contact info for the primary contact person you worked with. As part of each project description, describe your successes and challenges.
- Provide the names of the staff who would be assigned to this project along with their qualifications.
- Your organization's official registered, proof of IRS 501(c)(3) status (if applicable), address, main telephone number, toll-free numbers, email addresses, and facsimile numbers.
- Provide your organization's key contact name, title, address (if different from above address), direct telephone, and fax numbers.
- Name and title of person authorized to contractually bind the organization for a grant application.
- Include, as an attachment, true copies of your most recent audited annual financial statements. These statements must include a balance sheet and a revenue statement for the most current reported period as well as balance sheets and revenue statements for a reasonable number of previous years. The applicant must submit one of the following (in order of preference):

An audited financial statement; or,

A financial statement reviewed by a certified public accountant; or,

A third-party prepared financial statement if an audited or reviewed statement is not available; or,

Another financial statement prepared in the routine course of the applicant's business.

This information may be used to assist the Department in making its determination of the applicant's financial stability.

Scope, Approach, and Methodology.

This section of the application should include details of the activities being proposed under the application. This section should include a description of each major type of work being requested of the applicant.

The proposed activities should be tied to the desired outcomes (as listed in Goals and Outcomes earlier in this RFA), with discussion and analysis explaining why your approach will achieve the desired outcomes.

The response to this section should also address each of the following:

- Evidence of applicant's basic understanding of the Foreclosure Hotline and foreclosure prevention services in Colorado;
- Overview of the applicant's general mission and foreclosure prevention efforts;
- Evidence of applicant's experience with reporting methods, including samples of reports;
- Basic description of applicant's reporting methodologies;
- Evidence of applicant's experience with managing grant monies.

Funding Request.

Identify a funding request for your proposed grant. Include a proposed, detailed budget that identifies the costs for all elements of the proposed activities and supports your funding request.

## **EVALUATION AND AWARD**

Grants will be made to HUD-approved housing counseling agencies or non-profit agencies with experience in foreclosure prevention that most successfully demonstrate an ability to leverage funds, build capacity, and improve foreclosure prevention services within the targeted communities from July 2009 through May 31, 2011.

Applications will be evaluated by the Department using the following evaluation criteria:

- Organizational background and experience, including (but not limited to) depth of experience, organizational focus, previous successes, and quality of proposed staff.
- Scope, approach, and methodology, including the probability of success in meeting the Department's goal and outcomes. The most crucial factor will be an ability to net a large number of housing counseling sessions that in turn lead to outcomes in which foreclosure is avoided. The volume of housing counseling and foreclosure preventions will also offer an objective measure of success.
- Funding request.

Applications will be evaluated by Department staff and receive final approval by the Executive Director of the Department.